

EXHIBIT B

**(ADDENDUM TO DEFENDANT'S MOTION, IN
THE ALTERNATIVE, FOR LEAVE TO FILE
SUPPLEMENTAL DECLARATIONS)**

**IN THE UNITED STATES DISTRICT COURT FOR THE
SOUTHERN DISTRICT OF ALABAMA
SOUTHERN DIVISION**

**MAX LEROY REED, JR. and
ELIZABETH REED, individually
and on behalf of all similarly
situated individuals,**

Plaintiffs,

v.

CHASE HOME FINANCE LLC,

Defendant.

Case No. 1:11-cv-00412-WS-C

DECLARATION OF Thomas Kowick

I, Thomas Kowick, declare under penalty of perjury, pursuant to 28 U.S.C. § 1746, that the following statements are true and correct:

1. My name is Thomas Kowick. I am an adult over the age of nineteen (19) years and of sound mind. I am employed with Federal National Mortgage Association ("Fannie Mae") as a Director within our National Servicing Organization and am competent to make this declaration, which is based upon my personal knowledge from what I have personally seen and investigated. I have been authorized by Fannie Mae to execute this declaration on its behalf as its corporate representative.

2. As a Director for Fannie Mae, a senior management level position, my responsibilities include the management or oversight of loans owned by Fannie Mae and serviced by JPMorgan Chase Bank, N.A. In my present position, I have direct access to and regularly utilize Fannie Mae records of mortgage loans kept in the ordinary course of business, which include information regarding Fannie Mae's acquisition of and interest in individual mortgage loans. These records include Fannie Mae Loan No. _____, the Reeds' mortgage loan that is the basis of this action ("Loan").

3. Prior to signing my original declaration dated February 23, 2012, I investigated the date on which Fannie Mae acquired ownership of the Loan and the entity that sold the Loan to Fannie Mae by reviewing Fannie Mae's records reflecting this information, with which I am familiar based on my job responsibilities and my designation as a corporate representative of Fannie Mae for purposes of this declaration. The matters set forth in my original declaration, this declaration, and the attached exhibit result from my investigation and review of Fannie Mae's records relating to ownership and servicing of the Loan, records about which I am knowledgeable and which I can directly access and interpret based on my work at Fannie Mae.

4. Based on my investigation of the owner of the Loan and review of the contents of Fannie Mae's record reflecting the owner of the Loan, acquisition date,

and seller attached as Exhibit 1 hereto, Fannie Mae acquired ownership of Max and Elizabeth Reeds' mortgage loan, Fannie Mae Loan No. , from SunTrust Mortgage in or around January 2007.

5. Based on my review of the Fannie Mae record attached as Exhibit 1 and my knowledge of how such records are kept and generated, Fannie Mae generated the record attached as Exhibit 1 reflecting the date of Fannie Mae's acquisition of the Loan and the seller of the Loan at or around the time those events occurred. This record was generated in the ordinary course of Fannie Mae's business, and Fannie Mae regularly maintains records of this sort and their contents in the ordinary course of its business. The attached exhibit is a true copy of the record from Fannie Mae's internal servicing system reflecting the acquisition date and seller of the Loan at issue. Fannie Mae generates and maintains records of this sort electronically.

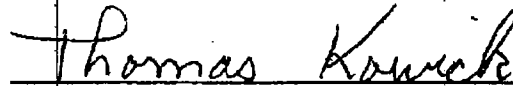
6. Based on my investigation and review of the Fannie Mae record attached as Exhibit 1, Fannie Mae has had continuous, uninterrupted ownership of the Loan from January 2007 through today. If ownership of the Loan had ever been conveyed to another entity, that information would be reflected on this record.

7. As Director, National Servicing Organization, I also have personal knowledge of the role of a loan servicer based on my current job duties and

responsibilities. As the servicer for the Loan at issue, JPMorgan Chase Bank, N.A. is authorized to act on behalf of Fannie Mae pursuant to the Fannie Mae Servicing Guide to protect Fannie Mae's ownership interest in the Loan.

Respectfully submitted this 9th day of April, 2012.

Federal National Mortgage Association

A handwritten signature in cursive script, reading "Thomas Kowick", is written over a horizontal line.

By: Thomas Kowick

Its: Director, National Servicing Organization